



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [RAYMOND JAMES FINANCIAL, INC.](#)

City/State [SAINT PETERSBURG, FL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [61,891,191](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[RAYMOND JAMES FINANCIAL, INC.](#)
[880 CARILLON PARKWAY](#)

[SAINT PETERSBURG, FL 33716](#)

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BHC Name

City/State

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	57,684,813	44,901,612	46,552,101	38,800,322	36,783,037
Net income (\$000)	1,090,934	550,702	862,399	1,052,817	987,232
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.19			1.73			1.61			2.61			2.48		
+ Non-interest income	16.41			16.09			16.24			17.84			17.79		
– Overhead expense	14.46			15.10			14.97			16.83			16.51		
– Provision for credit losses	-0.11			0.71			0.55			0.01			0.11		
+ Securities gains (losses)	0			0			0			0			0.01		
+ Other tax equivalent adjustments	0.01			0			0			0			0		
= Pretax net operating income (tax equivalent)	3.27			2.01			2.34			3.61			3.65		
Net operating income	2.52			1.64			1.85			2.71			2.68		
Net income	2.52			1.64			1.85			2.71			2.68		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.03			2.79			2.61			4.14			3.89		
Interest expense	0.36			0.50			0.47			0.85			0.80		
Net interest income (tax equivalent)	1.67			2.29			2.14			3.29			3.09		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08			0.57			0.43			0.04			0.06		
Earnings coverage of net loan and lease losses (X)	86.23			8.57			12.54			145.13			103.23		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23			1.46			1.61			0.91			0.97		
Allowance for loan and lease losses / Total loans and leases	1.22			1.46			1.60			0.90			0.96		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.30			0.22			0.18			0.23			0.26		
30–89 days past due loans and leases / Total loans and leases	0.02			0			0.02			0.12			0.05		
Liquidity and Funding															
Net noncore funding dependence	-35.67			-1.68			-3.29			0			-3.37		
Net short-term noncore funding dependence	-44.01			-14.31			-12.70			-9.43			-10.44		
Net loans and leases / Total assets	46.20			51.35			46.88			61.66			61.29		
Capitalization															
Tier 1 leverage ratio	12.57			14.23			12.89			15.84			14.58		
Holding company equity capital / Total assets	13.32			14.98			13.72			17.04			15.94		
Total equity capital (including minority interest) / Total assets	13.42			15.11			13.86			17.19			16.15		
Common equity tier 1 capital / Total risk-weighted assets	25			24.18			23.44			24.75			23.62		
Net loans and leases / Equity capital (X)	3.47			3.43			3.42			3.62			3.85		
Cash dividends / Net income	14.84			27.84			24.45			18.91			17.82		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	30.35			22.28			33.63			4.18			6.82		
Equity capital	15.90			8.10			7.61			11.40			7.83		
Net loans and leases	17.26			-0.13			1.60			4.82			11.44		
Noncore funding	-0.70			39.46			9.16			19.48			-13.79		
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			4.88		
Long-term debt / Equity capital	24.71			28.74			27.77			22.66			25.23		
Equity investment in subsidiaries / Equity capital	101.10			93.57			98.07			93.81			101.03		
Cash from ops + noncash items + op expense / Op expense + dividends	93.26			253.32			210.94			298.58			239.48		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	524,242	572,947	741,519	1,008,676	915,365	-8.50	18.45
Income from lease financing receivables.....	0	0	0	0	403		
Fully taxable income on loans and leases.....	502,460	550,571	711,847	977,579	886,048	-8.74	16.90
Tax-exempt income on loans and leases.....	21,782	22,376	29,672	31,097	29,720	-2.65	70.57
Estimated tax benefit on income on loans and leases.....	7,359	7,684	9,788	10,994	18,345	-4.23	-7.29
Income on loans and leases (tax equivalent).....	531,601	580,631	751,307	1,019,670	934,113	-8.44	17.99
Investment interest income (tax equivalent).....	64,303	65,745	88,807	75,963	60,602	-2.19	814.39
Interest on balances due from depository institutions.....	14,372	35,881	41,380	125,178	105,981	-59.95	-38.97
Interest income on other earning assets.....	16,923	28,040	33,671	52,477	46,092	-39.65	-31.57
Total interest income (tax equivalent).....	627,199	710,297	915,165	1,273,288	1,146,788	-11.70	23.99
Interest on time deposits of \$250K or more.....	929	1,605	1,954	2,378	1,533	-42.12	
Interest on time deposits < \$250K.....	11,661	14,552	18,823	11,626	5,716	-19.87	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	4,436	9,525	10,978	98,286	86,221	-53.43	4.47
Interest on other borrowings and trading liabilities.....	94,963	101,217	133,347	148,132	142,129	-6.18	16.00
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	111,989	126,899	165,102	260,422	235,599	-11.75	24.34
Net interest income (tax equivalent).....	515,210	583,398	750,063	1,012,866	911,189	-11.69	23.91
Non-interest income.....	7,100,625	5,419,575	7,559,691	6,923,862	6,542,924	31.02	89.96
Adjusted operating income (tax equivalent).....	7,615,835	6,002,973	8,309,754	7,936,728	7,454,113	26.87	83.35
Overhead expense.....	6,255,944	5,085,323	6,966,658	6,530,907	6,074,343	23.02	78.16
Provision for credit losses.....	-47,813	240,134	253,977	5,483	41,749		
Securities gains (losses).....	608	578	1,292	0	5,495	5.19	126.87
Other tax equivalent adjustments.....	6,001	0	0	4	0		299950.00
Pretax net operating income (tax equivalent).....	1,415,471	676,747	1,090,507	1,400,604	1,341,265	109.16	126.51
Applicable income taxes.....	301,000	143,216	230,109	349,820	343,864	110.17	43.82
Tax equivalent adjustments.....	13,360	7,684	9,788	10,999	18,346	73.87	67.10
Applicable income taxes (tax equivalent).....	314,360	150,900	239,897	360,819	362,210	108.32	44.68
Minority interest.....	10,177	-24,855	-11,789	-13,032	-8,177		
Net income before discontinued operations, net of minority interest.....	1,090,934	550,702	862,399	1,052,817	987,232	98.10	156.85
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,090,934	550,702	862,399	1,052,817	987,232	98.10	156.85
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,101,111	525,847	850,610	1,039,785	979,055	109.40	170.12
Investment securities income (tax equivalent).....	64,303	65,745	88,807	75,963	60,602	-2.19	814.39
US Treasury and agency securities (excluding mortgage-backed securities).....	1,893	781	1,197	3,026	1,880	142.38	155.81
Mortgage-backed securities.....	62,315	64,593	87,183	70,516	55,251	-3.53	1098.83
All other securities.....	95	371	427	2,421	3,471	-74.42	-91.32
Cash dividends declared.....	161,947	153,314	210,883	199,125	175,929	5.63	87.87
Common.....	161,947	153,314	210,883	199,125	175,929	5.63	87.87
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.45			2.11			1.97			3.28			3.12		
Less: Interest expense	0.26			0.38			0.35			0.67			0.64		
Equals: Net interest income (tax equivalent)	1.19			1.73			1.61			2.61			2.48		
Plus: Non-interest income	16.41			16.09			16.24			17.84			17.79		
Equals: adjusted operating income (tax equivalent)	17.60			17.83			17.85			20.46			20.27		
Less: Overhead expense	14.46			15.10			14.97			16.83			16.51		
Less: Provision for credit losses	-0.11			0.71			0.55			0.01			0.11		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0.01		
Plus: other tax equivalent adjustments	0.01			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	3.27			2.01			2.34			3.61			3.65		
Less: Applicable income taxes (tax equivalent)	0.73			0.45			0.52			0.93			0.98		
Less: Minority interest	0.02			-0.07			-0.03			-0.03			-0.02		
Equals: Net operating income	2.52			1.64			1.85			2.71			2.68		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	2.52			1.64			1.85			2.71			2.68		
Memo: Net income (last four quarters)	2.50			1.87			1.85			2.71			2.68		
Net income—BHC and noncontrolling (minority) interest	2.55			1.56			1.83			2.68			2.66		
Margin Analysis															
Average earning assets / Average assets	71.51			75.65			75.32			79.30			80.14		
Average interest-bearing funds / Average assets	57.98			66.01			64.37			64.16			61.32		
Interest income (tax equivalent) / Average earning assets	2.03			2.79			2.61			4.14			3.89		
Interest expense / Average earning assets	0.36			0.50			0.47			0.85			0.80		
Net interest income (tax equivalent) / Average earning assets	1.67			2.29			2.14			3.29			3.09		
Yield or Cost															
Total loans and leases (tax equivalent)	2.59			3.11			3.01			4.19			4.09		
Interest-bearing bank balances	0.24			0.82			0.74			3.61			3.39		
Federal funds sold and reverse repos	2.18			6.25			5.68			4.76			3.38		
Trading assets	2.82			3.87			3.65			3.48			3.61		
Total earning assets	2			2.76			2.58			4.10			3.83		
Investment securities (tax equivalent)	0.77			1.71			1.52			2.45			2.16		
US Treasury and agency securities (excluding mortgage-backed securities)	0.08			0.55			0.40			3.06			1.82		
Mortgage-backed securities	1.01			1.51			1.39			2.33			2.08		
All other securities	87.96			356.20			304.69			1,790.06			3.98		
Interest-bearing deposits	0.08			0.13			0.12			0.51			0.48		
Time deposits of \$250K or more	1.64			2.09			2.03			2.36			1.73		
Time deposits < \$250K	1.91			1.99			1.99			2.10			1.78		
Other domestic deposits	0.02			0.05			0.04			0.46			0.45		
Foreign deposits															
Federal funds purchased and repos	1.27			4.82			4			10.46			8.51		
Other borrowed funds and trading liabilities	3.31			3.36			3.39			3.50			3.67		
All interest-bearing funds	0.45			0.57			0.55			1.05			1.04		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	7,100,625	5,419,575	7,559,691	6,923,862	6,542,924
Fiduciary activities income	52,454	40,509	55,921	48,929	42,783
Service charges on deposit accounts - domestic	4	7	9	17	12
Trading revenue	46,476	46,559	76,522	81,806	51,434
Investment banking fees and commissions	6,786,660	5,256,950	7,212,332	6,559,376	6,376,378
Insurance activities revenue	43,280	42,055	53,481	55,419	44,102
Venture capital revenue	50,701	-25,479	-1,408	7,097	5,508
Net servicing fees	-50	-44	-81	146	205
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	8,904	3,619	4,841	3,343	5,514
Other non-interest income	112,196	55,399	158,074	167,729	16,988
Total overhead expenses	6,255,944	5,085,323	6,966,658	6,530,907	6,074,343
Personnel expense	3,072,809	2,559,334	3,561,420	3,264,821	2,937,056
Net occupancy expense	176,543	170,875	228,435	227,684	207,110
Goodwill impairment losses	0	0	0	19,722	0
Amortization expenses and impairment loss (other intangible assets)	12,133	9,320	12,182	13,684	13,547
Other operating expenses	2,994,459	2,345,794	3,164,621	3,004,996	2,916,630
Fee income on mutual funds and annuities	1,244,796	1,009,741	1,373,719	1,403,487	1,474,834
Memoranda					
Assets under management in proprietary mutual funds and annuities	20,584,047	17,147,029	19,995,680	17,294,643	14,508,400
Number of equivalent employees	13,029	13,153	12,545	13,106	12,517
Average personnel expense per employee	235.84	194.58	283.89	249.11	234.65
Average assets per employee	4,427.42	3,413.79	3,710.81	2,960.50	2,938.65

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Mutual fund fee income / Non-interest income	17.53			18.63			18.17			20.27			22.54		
Overhead expenses / Net Interest Income + non-interest income	82.22			84.82			83.94			82.40			81.69		

Percent of Average Assets

Total overhead expense	14.46			15.10			14.97			16.83			16.51		
Personnel expense	7.10			7.60			7.65			8.41			7.98		
Net occupancy expense	0.41			0.51			0.49			0.59			0.56		
Other operating expenses	6.95			6.99			6.82			7.83			7.97		
Overhead less non-interest income	-1.95			-0.99			-1.27			-1.01			-1.27		

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	82.14			84.71			83.84			82.29			81.49		
Personnel expense	40.35			42.63			42.86			41.14			39.40		
Net occupancy expense	2.32			2.85			2.75			2.87			2.78		
Other operating expenses	39.48			39.23			38.23			38.28			39.31		
Total non-interest income	93.24			90.28			90.97			87.24			87.78		
Fiduciary activities income	0.69			0.67			0.67			0.62			0.57		
Service charges on domestic deposit accounts	0			0			0			0			0		
Trading revenue	0.61			0.78			0.92			1.03			0.69		
Investment banking fees and commissions	89.11			87.57			86.79			82.65			85.54		
Insurance activities revenue	0.57			0.70			0.64			0.70			0.59		
Venture capital revenue	0.67			-0.42			-0.02			0.09			0.07		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0.12			0.06			0.06			0.04			0.07		
Other non-interest income	1.47			0.92			1.90			2.11			0.23		
Overhead less non-interest income	-11.09			-5.57			-7.14			-4.95			-6.29		
Applicable income taxes / Pretax net operating income (tax equivalent)	21.27			21.16			21.10			24.98			25.64		
Applicable income tax + TE / Pretax net operating income + TE	22.21			22.30			22			25.76			27.01		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	8,553,195	7,885,986	7,946,060	7,923,273	6,835,701	8.46	96.87
Commercial and industrial loans	9,286,030	7,810,005	8,100,720	8,195,724	8,135,858	18.90	23.32
Loans to individuals	4,951,408	3,288,285	3,631,132	2,837,838	2,574,001	50.58	195.27
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	6,153,832	5,758,633	5,887,626	6,029,190	6,305,547	6.86	16.97
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	28,944,465	24,742,909	25,565,538	24,986,025	23,851,107	16.98	53.86
Less: Allowance for loan and lease losses	353,428	360,093	409,061	226,003	229,491	-1.85	73.24
Net loans and leases	28,591,037	24,382,816	25,156,477	24,760,022	23,621,616	17.26	53.64
Debt securities that reprice or mature in over 1 year	8,293,761	7,617,510	7,975,737	3,168,884	2,745,371	8.88	1328.57
Mutual funds and equity securities	3,393	3,841	4,598	11,744	25,528	-11.66	-98.84
Subtotal	36,888,191	32,004,167	33,136,812	27,940,650	26,392,515	15.26	89.34
Interest-bearing bank balances	11,541,537	4,648,500	4,717,924	3,570,449	3,737,549	148.29	688.25
Federal funds sold and reverse repos	279,358	207,125	162,298	326,191	398,756	34.87	-56.42
Debt securities that reprice or mature within 1 year	5,759,583	135,495	627,254	150,658	141,405	4150.77	2665.96
Trading assets	609,609	512,504	386,410	632,048	690,777	18.95	-20.49
Total earning assets	55,078,278	37,507,791	39,030,698	32,619,996	31,361,002	46.84	144.11
Non-interest-bearing cash and due from depository institutions	765,027	826,818	751,789	693,291	706,461	-7.47	104.96
Premises, fixed assets, and leases	703,078	598,153	629,120	614,972	271,229	17.54	190.78
Other real estate owned	378	1,421	751	2,928	4,748	-73.40	-91.59
Investment in unconsolidated subsidiaries	5,515	5,556	5,556	5,533	5,440	-0.74	2.40
Intangible and other assets	5,338,915	8,542,002	13,239,233	6,217,275	6,194,578	-37.50	-36.47
Total assets	61,891,191	47,481,741	53,657,147	40,153,995	38,543,458	30.35	95.91
Quarterly average assets	59,930,653	46,185,217	51,503,565	39,933,483	38,354,963	29.76	100.07
Average loans and leases (YTD)	27,382,860	24,889,206	24,984,937	24,336,025	22,861,814	10.02	59.28
Memoranda							
Loans held-for-sale	145,180	111,104	209,679	204,536	111,077	30.67	-32.63
Loans not held-for-sale	28,799,285	24,631,805	25,355,859	24,781,489	23,740,030	16.92	54.86
Real estate loans secured by 1-4 family	5,310,541	4,950,465	4,903,138	4,725,471	3,932,557	7.27	116.36
Commercial real estate loans	2,295,924	2,147,605	2,142,005	2,375,990	2,244,945	6.91	64.13
Construction and land development	192,380	198,237	230,383	174,552	167,406	-2.95	81.34
Multifamily	583,937	514,114	511,114	527,167	418,382	13.58	125.24
Nonfarm nonresidential	1,519,607	1,435,254	1,400,508	1,674,271	1,659,157	5.88	47.04
Real estate loans secured by farmland	0	0	0	15,933	16,685		
Total investment securities	14,056,737	7,756,846	8,607,589	3,331,286	2,912,304	81.22	1198.91
U.S. Treasury securities	5,753,383	118,745	618,508	107,621	89,986	4745.16	18670.62
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	153	149	156	144	128	2.68	-99.40
Mortgage-backed securities	8,299,808	7,634,111	7,984,327	3,211,777	2,796,662	8.72	1032.59
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	3,393	3,841	4,598	11,744	25,528	-11.66	-98.84
Available-for-sale securities	14,053,344	7,753,005	8,602,991	3,319,542	2,886,776	81.26	1198.59
U.S. Treasury securities	5,753,383	118,745	618,508	107,621	89,986	4745.16	18670.62
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	153	149	156	144	128	2.68	-99.40
Mortgage-backed securities	8,299,808	7,634,111	7,984,327	3,211,777	2,796,662	8.72	1032.59
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-7,424	118,268	94,830	26,668	-37,244		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	92,036	125,375	124,463	119,450	107,718	-26.59	-40.93

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	37,984	24,840	17,860	17,599	10,302	52.91	411.78
NOW, ATS and transaction accounts	236,412	156,228	157,958	5,854	6,816	51.32	4668.29
Time deposits less brokered deposits < \$250K	5,658	6,670	6,462	7,740	8,370	-15.17	
MMDA and other savings accounts	31,342,348	25,603,651	26,702,382	21,896,156	21,165,396	22.41	124.92
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	31,622,402	25,791,389	26,884,662	21,927,349	21,190,884	22.61	126.68
Time deposits of \$250K or more	90,297	74,513	71,255	105,467	94,640	21.18	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	204,886	165,001	233,255	200,010	156,206	24.17	-76.48
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	850,420	25,072	863,521	882,651	1,151,039	3291.91	155086.13
Other borrowings w/remaining maturity over 1 year	2,495,529	3,253,866	2,416,498	1,917,478	1,598,809	-23.31	8.38
Brokered deposits < \$250K	782,200	935,856	834,292	942,244	387,227	-16.42	
Noncore funding	4,423,332	4,454,308	4,418,821	4,047,850	3,387,921	-0.70	26.86
Trading liabilities	175,893	239,662	152,354	209,939	279,138	-26.61	-46.53
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	17,366,391	9,820,512	14,763,513	7,066,359	7,461,622	76.84	100.12
Total liabilities	53,588,018	40,305,871	46,219,350	33,251,497	32,319,565	32.95	102.65
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	2,391	1,590	1,591	1,586	1,576	50.38	58.03
Common surplus	2,088,245	2,006,681	1,995,798	1,921,893	1,870,739	4.06	39.32
Retained earnings	7,632,114	6,484,109	6,703,125	6,086,721	5,235,764	17.70	99.26
Accumulated other comprehensive income	-41,259	11,332	16,511	-5,036	-38,840		
Other equity capital components	-1,436,657	-1,389,851	-1,353,904	-1,163,048	-927,333		
Total holding company equity capital	8,244,834	7,113,861	7,363,121	6,842,116	6,141,906	15.90	67.85
Noncontrolling (minority) interest in subsidiaries	58,339	62,009	74,676	60,382	81,987	-5.92	-75.26
Total equity capital, including minority interest	8,303,173	7,175,870	7,437,797	6,902,498	6,223,893	15.71	61.29
Total liabilities and capital	61,891,191	47,481,741	53,657,147	40,153,995	38,543,458	30.35	95.91
Memoranda							
Non-interest-bearing deposits	37,984	24,840	17,860	17,599	10,302	52.91	411.78
Interest-bearing deposits	32,456,915	26,776,918	27,772,349	22,957,461	21,662,449	21.21	127.68
Total deposits	32,494,899	26,801,758	27,790,209	22,975,060	21,672,751	21.24	127.83
Long-term debt that reprices within 1 year	850,000	850,000	850,000	875,000	850,000	0.00	54.47
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	7,363,121	6,842,116	6,842,116	6,141,906	5,695,765		
Accounting restatements	0	0	0	0	0		
Net income	1,090,934	550,702	862,399	1,052,817	987,232		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	120,104	110,918	153,892	161,699	149,005		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	109,608	252,929	270,839	313,486	502,495		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	161,947	153,314	210,883	199,125	175,929		
Change in other comprehensive income	-57,770	16,368	21,547	33,804	-14,888		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	-35,111	-35,499	3,216		
Holding company equity capital, ending balance	8,244,834	7,113,861	7,363,121	6,842,116	6,141,906		

BHC Name

City/State

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	13.82			16.61			14.81			19.73			17.74		
Commercial and industrial loans	15			16.45			15.10			20.41			21.11		
Loans to individuals	8			6.93			6.77			7.07			6.68		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	9.94			12.13			10.97			15.02			16.36		
Net loans and leases	46.20			51.35			46.88			61.66			61.29		
Debt securities over 1 year	13.40			16.04			14.86			7.89			7.12		
Mutual funds and equity securities	0.01			0.01			0.01			0.03			0.07		
Subtotal	59.60			67.40			61.76			69.58			68.47		
Interest-bearing bank balances	18.65			9.79			8.79			8.89			9.70		
Federal funds sold and reverse repos	0.45			0.44			0.30			0.81			1.03		
Debt securities 1 year or less	9.31			0.29			1.17			0.38			0.37		
Trading assets	0.98			1.08			0.72			1.57			1.79		
Total earning assets	88.99			78.99			72.74			81.24			81.37		
Non-interest cash and due from depository institutions	1.24			1.74			1.40			1.73			1.83		
Other real estate owned	0			0			0			0.01			0.01		
All other assets	9.77			19.26			25.86			17.04			16.80		
Memoranda															
Short-term investments	28.41			10.51			10.26			10.08			11.10		
U.S. Treasury securities	9.30			0.25			1.15			0.27			0.23		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	13.41			16.08			14.88			8			7.26		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0			0			0			0			0		
Loans held-for-sale	0.23			0.23			0.39			0.51			0.29		
Loans held for investment	46.53			51.88			47.26			61.72			61.59		
Real estate loans secured by 1-4 family	8.58			10.43			9.14			11.77			10.20		
Revolving	0.03			0.05			0.04			0.06			0.07		
Closed-end, secured by first liens	8.55			10.38			9.10			11.70			10.13		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	3.71			4.52			3.99			5.92			5.82		
Construction and land development	0.31			0.42			0.43			0.43			0.43		
Multifamily	0.94			1.08			0.95			1.31			1.09		
Nonfarm nonresidential	2.46			3.02			2.61			4.17			4.30		
Real estate loans secured by farmland	0			0			0			0.04			0.04		

BHC Name

City/State

3815157

RSSD Number

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FR Dist.

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Peer #

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	29.55			31.87			31.08			31.71			28.66		
Real estate loans secured by 1-4 family	18.35			20.01			19.18			18.91			16.49		
Revolving	0.07			0.09			0.08			0.10			0.11		
Closed-end	18.28			19.92			19.10			18.81			16.37		
Commercial real estate loans	7.93			8.68			8.38			9.51			9.41		
Construction and land development	0.66			0.80			0.90			0.70			0.70		
1-4 family	0.03			0.11			0.11			0.04			0		
Other	0.63			0.69			0.79			0.66			0.70		
Multifamily	2.02			2.08			2			2.11			1.75		
Nonfarm nonresidential	5.25			5.80			5.48			6.70			6.96		
Owner-occupied	0			0			0			0			0		
Other	5.25			5.80			5.48			6.70			6.96		
Real estate loans secured by farmland	0			0			0			0.06			0.07		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	32.08			31.56			31.69			32.80			34.11		
Loans to individuals	17.11			13.29			14.20			11.36			10.79		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	21.26			23.27			23.03			24.13			26.44		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	109.91			115.12			114.39			122.72			119.33		
Real estate loans secured by 1-4 family	68.24			72.27			70.58			73.19			68.65		
Revolving	0.26			0.33			0.30			0.40			0.47		
Closed-end	67.99			71.94			70.29			72.79			68.18		
Commercial real estate loans	29.50			31.35			30.83			36.80			39.19		
Construction and land development	2.47			2.89			3.32			2.70			2.92		
1-4 family	0.12			0.39			0.40			0.15			0		
Other	2.35			2.50			2.92			2.55			2.92		
Multifamily	7.50			7.51			7.36			8.16			7.30		
Nonfarm nonresidential	19.53			20.95			20.16			25.93			28.96		
Owner-occupied	0			0			0			0			0		
Other	19.53			20.95			20.16			25.93			28.96		
Real estate loans secured by farmland	0			0			0			0.25			0.29		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	119.33			114.02			116.61			126.94			142.03		
Loans to individuals	63.63			48			52.27			43.95			44.94		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	79.08			84.07			84.75			93.38			110.08		
Supplemental															
Non-owner occupied CRE loans / Gross loans	8.91			9.51			9.34			10.08			9.72		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	33.13			34.33			34.38			39			40.45		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	33.13			34.33			34.38			39			40.45		

BHC Name

City/State

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	28.41			10.51			10.26			10.08			11.10		
Liquid assets	44.03			29.38			27.25			21.27			21.85		
Investment securities	22.71			16.34			16.04			8.30			7.56		
Net loans and leases	46.20			51.35			46.88			61.66			61.29		
Net loans, leases and standby letters of credit	46.23			51.42			46.94			61.77			61.40		
Core deposits	51.09			54.32			50.10			54.61			54.98		
Noncore funding	7.15			9.38			8.24			10.08			8.79		
Time deposits of \$250K or more	0.15			0.16			0.13			0.26			0.25		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0.33			0.35			0.43			0.50			0.41		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.12			-0.09			0.13			-0.31			-0.63		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	1.37			0.05			1.61			2.20			2.99		
Earning assets that reprice within 1 year	62.06			55.21			58.70			63.12			67.59		
Interest-bearing liabilities that reprice within 1 year	0.47			0.47			0.38			0.83			0.42		
Long-term debt that reprices within 1 year	1.37			1.79			1.58			2.18			2.21		
Net assets that reprice within 1 year	60.22			52.96			56.73			60.11			64.96		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-35.67			-1.68			-3.29			0			-3.37		
Net short-term noncore funding dependence	-44.01			-14.31			-12.70			-9.43			-10.44		
Short-term investment / Short-term noncore funding	1,307.90			1,217.74			424.26			286.76			281.16		
Liquid assets - short-term noncore funding / Nonliquid assets	74.78			40.37			34.13			22.55			22.90		
Net loans and leases / Total deposits	87.99			90.97			90.52			107.77			108.99		
Net loans and leases / Core deposits	90.41			94.54			93.57			112.92			111.47		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.10			1.82			1.45			0.43			-0.68		
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	99.98			99.95			99.95			99.65			99.12		
U.S. Treasury securities	40.93			1.53			7.19			3.23			3.09		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	59.05			98.42			92.76			96.41			96.03		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0			0			0			0			0		
Mutual funds and equity securities	0.02			0.05			0.05			0.35			0.88		
Debt securities 1 year or less	40.97			1.75			7.29			4.52			4.86		
Debt securities 1 to 5 years	2.82			2.83			2.39			7.80			8.98		
Debt securities over 5 years	56.18			95.38			90.27			87.33			85.29		
Pledged securities	0.65			1.62			1.45			3.59			3.70		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	252.24			23.33			36.08			-5.39			8.20		
Investment securities	81.22			142.24			158.39			14.39			14.13		
Core deposits	22.61			18.94			22.61			3.48			15.17		
Noncore funding	-0.70			39.46			9.16			19.48			-13.79		

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			15,882,785	12,791,008	10,394,291
Commit: Secured commercial real estate loans	458,713	484,590	487,012	559,244	595,261
Commit: Unsecured real estate loans	115,947	214,305	189,777	250,872	107,902
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	12,567	2,720	0	0
Standby letters of credit	22,418	33,466	31,423	45,090	44,903
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	68,485	78,502	57,862	229,490	316,237
Credit derivatives - notional amount (holding company as guarantor)	530,285	509,757	512,929	2,118	10,389
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade ..	353,600	386,906	363,455	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade ..	175,902	120,741	147,365	0	0
Derivative Contracts					
Interest rate futures and forward contracts	8,242,274	11,728,303	10,098,403	4,586,722	52,382
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	9,436,884	10,501,337	9,755,552	9,388,430	9,381,541
Futures and forward foreign exchange	1,781,547	1,482,967	1,543,245	1,434,901	1,346,395
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	22,874	23,974
Commodity and other futures and forward contracts	21,266	99,882	71,145	6,479	11,164
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)							29.60			31.85			26.97		
Standby letters of credit	0.04			0.07			0.06			0.11			0.12		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0.11			0.17			0.11			0.57			0.82		
Credit derivatives - notional amount (holding company as guarantor)	0.86			1.07			0.96			0.01			0.03		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade ..	0.57			0.81			0.68			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade ..	0.28			0.25			0.27			0			0		
Derivative contracts	31.48			50.15			40.01			38.45			28.06		
Interest rate contracts	28.56			46.82			37			34.80			24.48		
Interest rate futures and forward contracts	13.32			24.70			18.82			11.42			0.14		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	15.25			22.12			18.18			23.38			24.34		
Foreign exchange contracts	2.88			3.12			2.88			3.63			3.56		
Futures and forward foreign exchange contracts	2.88			3.12			2.88			3.57			3.49		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0.06			0.06		
Equity, commodity, and other derivative contracts	0.03			0.21			0.13			0.02			0.03		
Commodity and other futures and forward contracts	0.03			0.21			0.13			0.02			0.03		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							63.57			52.56			45.47		
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Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	19,481,971	23,812,489	21,468,345	15,439,406	10,815,456
Interest rate contracts	17,679,158	22,229,640	19,853,955	13,975,152	9,433,923
Foreign exchange contracts	1,781,547	1,482,967	1,543,245	1,457,775	1,370,369
Equity, commodity, and other contracts	21,266	99,882	71,145	6,479	11,164
Derivatives Position					
Futures and forwards	10,045,087	13,311,152	11,712,793	6,028,102	1,409,941
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	9,436,884	10,501,337	9,755,552	9,411,304	9,405,515
Held for trading	0	0	0	0	6,154,330
Interest rate contracts	0	0	0	0	6,130,356
Foreign exchange contracts	0	0	0	0	23,974
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	19,481,971	23,812,489	21,468,345	15,439,406	4,661,126
Interest rate contracts	17,679,158	22,229,640	19,853,955	13,975,152	3,303,567
Foreign exchange contracts	1,781,547	1,482,967	1,543,245	1,457,775	1,346,395
Equity, commodity, and other contracts	21,266	99,882	71,145	6,479	11,164
Derivative contracts (excluding futures and FX 14 days or less)	20,056,474	24,439,837	22,062,426	15,432,927	10,804,292
One year or less	10,760,226	13,953,888	12,290,773	6,278,397	1,677,628
Over 1 year to 5 years	3,527,619	3,829,466	3,904,780	2,849,855	2,454,107
Over 5 years	5,768,629	6,656,483	5,866,873	6,304,675	6,672,557
Gross negative fair value (absolute value)	316,591	504,537	448,135	377,322	286,043
Gross positive fair value	342,978	573,334	496,048	376,525	252,313
Held for trading	0	0	0	0	63,794
Non-traded	342,978	573,334	496,048	376,525	188,519
Current credit exposure on risk-based capital derivative contracts	342,978	573,334	496,048	357,900	203,416
Credit losses on derivative contracts	712	819	792	15	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	90.75			93.35			92.48			90.52			87.23		
Foreign exchange contracts	9.14			6.23			7.19			9.44			12.67		
Equity, commodity, and other contracts	0.11			0.42			0.33			0.04			0.10		
Futures and forwards	51.56			55.90			54.56			39.04			13.04		
Written options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Purchased options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Swaps	48.44			44.10			45.44			60.96			86.96		
Held for trading	0			0			0			0			56.90		
Interest rate contracts	0			0			0			0			56.68		
Foreign exchange contracts	0			0			0			0			0.22		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	100			100			100			100			43.10		
Interest rate contracts	90.75			93.35			92.48			90.52			30.54		
Foreign exchange contracts	9.14			6.23			7.19			9.44			12.45		
Equity, commodity, and other contracts	0.11			0.42			0.33			0.04			0.10		
Derivative contracts (excluding futures and forex 14 days or less)	102.95			102.63			102.77			99.96			99.90		
One year or less	55.23			58.60			57.25			40.66			15.51		
Over 1 year to 5 years	18.11			16.08			18.19			18.46			22.69		
Over 5 years	29.61			27.95			27.33			40.83			61.69		
Gross negative fair value (absolute value)	1.63			2.12			2.09			2.44			2.64		
Gross positive fair value	1.76			2.41			2.31			2.44			2.33		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04			0.08			0.07			0.06			0.05		
Gross positive fair value (X)	0.05			0.09			0.08			0.06			0.05		
Held for trading (X)	0			0			0			0			0.01		
Non-traded (X)	0.05			0.09			0.08			0.06			0.03		
Current credit exposure (X)	0.05			0.09			0.08			0.06			0.04		
Credit losses on derivative contracts	0.01			0.01			0.01			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	1.15			2.14			1.78			1.42			0.87		

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	409,061	226,003	226,003	229,491	202,075
Gross losses	17,942	108,330	108,844	10,881	15,655
Write-downs, transfers to loans held-for-sale	3,439	86,658	87,022	2,560	8,737
Recoveries	2,146	2,300	2,431	1,268	2,435
Net losses	15,796	106,030	106,413	9,613	13,220
Provision for loan and lease losses	-40,028	240,134	253,977	5,483	41,749
Adjustments	191	-14	35,494	642	-1,113
Ending balance	353,428	360,093	409,061	226,003	229,491
Memo: Allocated transfer risk reserve (ATTR)	147	121	136	203	788

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	-0.09			0.71			0.55			0.01			0.11		
Provision for loan and lease losses / Average loans and leases	-0.19			1.29			1.02			0.02			0.18		
Provision for loan and lease losses / Net loan and lease losses	-253.41			226.48			238.67			57.04			315.80		
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23			1.46			1.61			0.91			0.97		
Allowance for loan and lease losses / Total loans and leases	1.22			1.46			1.60			0.90			0.96		
Allowance for loan and lease losses / Net loans and leases losses (X)	16.78			2.55			3.84			23.51			17.36		
Allowance for loan and lease losses / Nonaccrual assets	405.83			684.41			897.28			412.63			407.79		
ALLL / 90+ days past due + nonaccrual loans and leases	369.05			487.36			710.45			317.69			350.86		
Gross loan and lease losses / Average loans and leases	0.09			0.58			0.44			0.04			0.07		
Recoveries / Average loans and leases	0.01			0.01			0.01			0.01			0.01		
Net losses / Average loans and leases	0.08			0.57			0.43			0.04			0.06		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01			0.35			0.35			0.01			0.04		
Recoveries / Prior year-end losses	1.97			21.14			22.34			8.10			8.77		
Earnings coverage of net loan and lease losses (X)	86.23			8.57			12.54			145.13			103.23		

Net Loan and Lease Losses By Type

Real estate loans	0.14			0.02			0.01			0.06			-0.03		
Real estate loans secured by 1-4 family	-0.01			-0.05			-0.04			-0.01			-0.04		
Revolving	0			0			0			0			-0.18		
Closed-end	-0.01			-0.05			-0.04			-0.01			-0.04		
Commercial real estate loans	0.55			0.19			0.14			0.22			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0.83			0.29			0.22			0.32			0		
Owner-occupied	0			0			0			0			0		
Other	0.83			0.29			0.22			0.32			0		
Real estate loans secured by farmland										0			0		
Commercial and industrial loans	0.05			1.64			1.19			0.03			0.11		
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0.07			0.20			0.15			0.04			0.10		

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	5,808	898	4,904	29,924	11,381
90+ days past due loans and leases	8,644	21,256	11,974	16,319	8,939
Nonaccrual loans and leases	87,124	52,631	45,604	54,820	56,470
Total past due and nonaccrual loans and leases	101,576	74,785	62,482	101,063	76,790
Restructured 30–89 days past due	0	0	732	0	441
Restructured 90+ days past due	0	609	0	700	661
Restructured nonaccrual	17,201	15,166	18,885	33,344	9,066
Total restructured loans and leases	17,201	15,775	19,617	34,044	10,168
30–89 days past due loans held for sale	3,337	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	3,337	0	0	0	0
Restructured loans and leases in compliance	7,681	8,092	8,520	19,205	21,829
Other real estate owned	378	1,421	751	2,928	4,748
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.02			0			0.02			0.12			0.05		
90+ days past due loans and leases	0.03			0.09			0.05			0.07			0.04		
Nonaccrual loans and leases	0.30			0.21			0.18			0.22			0.24		
90+ days past due and nonaccrual loans and leases	0.33			0.30			0.23			0.28			0.27		

30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0.06			0.06			0.07			0.13			0.04		
30–89 days past due loans held for sale	0.01			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.02			0			0.02			0.12			0.05		
90+ days past due assets	0.03			0.09			0.05			0.07			0.04		
Nonaccrual assets	0.30			0.21			0.18			0.22			0.24		
30+ days past due and nonaccrual assets	0.35			0.30			0.24			0.40			0.32		

Percent of Total Assets

90+ days past due and nonaccrual assets	0.15			0.16			0.11			0.18			0.17		
90+ days past due and nonaccrual assets + other real estate owned	0.16			0.16			0.11			0.18			0.18		

Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.15			0.13			0.10			0.19			0.22		
Allowance for loan and lease losses	26.93			17.43			13.59			34.36			36.67		
Equity capital + allowance for loan and lease losses	1.11			0.84			0.72			1.10			1.32		
Tier 1 capital + allowance for loan and lease losses	1.22			0.92			0.80			1.20			1.47		
Loans and leases + other real estate owned	0.33			0.25			0.22			0.31			0.35		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.03			0.01			0.04			0.02			0.05		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.41			0.36			0.35			0.28			0.30		
Commercial and industrial	30–89 days past due	0.04			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.42			0.05			0.02			0.20			0.33		
Individuals	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0.01			0.03			0.48			0.13		
	90+ days past due	0.14			0.37			0.20			0.27			0.14		
	Nonaccrual	0.22			0.35			0.29			0.27			0.14		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due	0.05			0.01			0.06			0.03			0.08		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.27			0.30			0.29			0.32			0.51		
Revolving	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Closed-end	30–89 days past due	0.05			0.01			0.06			0.03			0.08		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.27			0.30			0.29			0.32			0.52		
Junior lien	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Commercial real estate	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.89			0.64			0.63			0.29			0		
Construction and development	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
1–4 family	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Multifamily	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Nonfarm non-residential	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	1.34			0.95			0.96			0.41			0		
Owner Occupied	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	1.34			0.95			0.96			0.41			0		
Farmland	30–89 days past due										0			0		
	90+ days past due										0			0		
	Nonaccrual										0			0		
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	653,982	618,420	643,485	760,431	944,983
Retained earnings	7,632,114	6,484,109	6,703,125	6,086,721	5,235,764
Accumulated other comprehensive income (AOCI)	-41,259	11,332	16,511	-5,036	-38,840
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	8,244,837	7,113,861	7,363,121	6,842,116	6,141,907
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	818,367	561,781	774,069	569,770	599,267
Accumulated other comprehensive income-related adjustments	-32,282	36,259	23,795	11,019	-3,392
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	7,458,752	6,515,821	6,565,257	6,261,327	5,546,032
Adjustments and deductions for common equity tier 1 capital	30,279	25,960	27,637	30,844	47,320
Common equity tier 1 capital	7,428,473	6,489,861	6,537,620	6,230,483	5,498,712
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	30,279	25,960	27,637	30,844	47,320
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	7,428,473	6,489,861	6,537,620	6,230,483	5,498,712
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	351,253	314,119	322,767	234,155	238,754
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	351,253	314,119	322,767	234,155	238,754
Exited advanced approach tier 2 capital before deductions					0
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	351,253	314,119	322,767	234,155	238,754
Exited advanced approach tier 2 capital					0
Total capital	7,779,726	6,803,980	6,860,387	6,464,638	5,737,466
Exited advanced approach total capital					0
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	59,930,653	46,185,217	51,503,565	39,933,483	38,354,963
Less: Deductions from common equity tier 1 capital	848,646	587,741	801,706	600,614	646,587
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	59,082,007	45,597,476	50,701,859	39,332,869	37,708,376
Total risk-weighted assets	29,716,923	26,837,434	27,895,623	25,171,952	23,276,200
Exited advanced approach total RWA					0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	25			24.18			23.44			24.75			23.62		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	25			24.18			23.44			24.75			23.62		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	26.18			25.35			24.59			25.68			24.65		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	12.57			14.23			12.89			15.84			14.58		
Supplementary leverage ratio, advanced approaches HCs															

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	43,280	42,055	53,481	55,419	44,102	2.91	43.67
Other insurance activities income	43,280	42,055	53,481	55,419	44,102	2.91	43.67
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	952,042	773,089	866,658	724,773	580,523	23.15	128.23

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0.57			0.70			0.64			0.70			0.59		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	12.23			11.29			12.48			11.23			10.13		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	5,022,912			5,153,575			5,044,771			4,313,506			4,230,580		
Net assets of broker-dealer subsidiaries / Consolidated assets	8.12			10.85			9.40			10.74			10.98		

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Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	3,009,591	1,251,526	2,550,001	2,561,028	2,334,728
Real estate loans	938,461	780,734	886,326	850,441	641,291
Commercial and industrial loans	1,776,698	256,842	1,418,546	1,547,347	1,474,730
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	294,432	213,950	245,129	163,240	218,707
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	1,081,705	986,720	1,017,066	669,785	678,293
Total selected foreign assets	4,091,296	2,238,246	3,567,067	3,230,813	3,013,021
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	1.49			2.14			1.97			2.27			2.45		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	140.47			-50.23			-0.43			9.69			3.97		
Total selected assets	82.79			-28.97			10.41			7.23			4.14		
Deposits															

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Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Activity as a Percent of Total Assets								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.01	0.03	0.04	0.19	0.41

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	861	71,949	72,227	214,998	124,869	-98.80	-98.89	
Dividends	0	70,000	70,000	210,000	120,000	-100.00	-100.00	
Interest	70	513	527	3,354	3,417	-86.35	-96.65	
Management and service fees	791	1,436	1,700	1,644	1,452	-44.92	11.57	
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	222,236	482,748	537,822	728,488	328,826	-53.96	2.81	
Dividends	206,853	458,215	508,058	684,787	288,556	-54.86	2.28	
Interest	6,502	10,570	12,841	26,322	24,312	-38.49	19.96	
Management and service fees	8,881	13,963	16,923	17,379	15,958	-36.40	4.48	
Other income	0	0	0	0	0			
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	223,097	554,697	610,049	943,486	453,695	-59.78	-24.11	
Securities gains (losses)	0	0	0	0	790		-100.00	
Other operating income	6,685	4,411	6,173	6,562	7,796	51.55	40.00	
Total operating income	229,782	559,108	616,222	950,048	462,281	-58.90	-23.08	
Operating Expenses								
Personnel expenses	67,173	47,522	61,243	67,984	74,636	41.35	46.30	
Interest expense	71,946	66,523	90,665	73,223	73,576	8.15	21.03	
Other expenses	133,432	30,207	36,328	25,494	15,240	341.73	1594.81	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	272,551	144,252	188,236	166,701	163,452	88.94	140.70	
Income (loss) before taxes	-42,769	415,158	428,288	784,905	301,073			
Applicable income taxes (credit)	-74,427	-43,546	-68,200	-53,695	-18,802			
Extraordinary items								
Income before undistributed income of subsidiaries	31,658	458,704	496,488	838,600	319,875	-93.10	-86.60	
Equity in undistributed income of subsidiaries	1,059,276	91,998	365,911	214,217	667,357	1051.41	461.86	
Bank subsidiaries	287,471	-10,283	61,582	208,610	242,825		170.90	
Nonbank subsidiaries	771,805	102,281	304,329	5,607	424,532	654.59	836.52	
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	1,090,934	550,702	862,399	1,052,817	987,232	98.10	156.85	
Memoranda								
Bank net income	287,471	59,717	131,582	418,610	362,825	381.39	58.72	
Nonbank net income	978,658	560,496	812,387	690,394	713,088	74.61	243.80	
Subsidiary holding companys' net income	0	0	0	0	0			

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,593,982	23.03	2,315,416	23.32	2,364,866	23.14	2,300,179	2,072,360	12.03	56.39
Common and preferred stock	2,593,982	23.03	2,315,416	23.32	2,363,932	23.13	2,299,840	2,072,165	12.03	56.39
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	934	0.01	339	195		
Investment in nonbank subsidiaries	6,618,955	58.75	6,243,863	62.88	6,385,702	62.49	5,526,999	5,540,447	6.01	51.04
Common and preferred stock	5,709,430	50.68	4,309,408	43.40	4,825,106	47.22	4,086,547	4,100,993	32.49	82.86
Excess cost over fair value	31,954	0.28	31,954	0.32	31,954	0.31	31,954	31,954	0.00	0.00
Loans, advances, notes, and bonds	738,199	6.55	1,775,843	17.88	1,386,466	13.57	1,106,545	1,070,180	-58.43	-22.24
Other receivables	139,372	1.24	126,658	1.28	142,176	1.39	301,953	337,320	10.04	-49.99
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		-100.00
Securities	1,029	0.01	1,028	0.01	1,029	0.01	1,332	17,704	0.10	-98.83
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	245,446	2.18	198,137	2	198,793	1.95	177,694	250,112	23.88	-32.44
Cash and due from unrelated depository institution	758,361	6.73	356,887	3.59	358,544	3.51	322,303	168,243	112.49	10901.90
Premises, furnishings, fixtures and equipment	13,808	0.12	13,851	0.14	13,837	0.14	13,964	14,145	-0.31	-7.27
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,034,179	9.18	800,110	8.06	895,817	8.77	794,057	595,940	29.25	99.01
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	11,265,760	100.00	9,929,292	100.00	10,218,588	100.00	9,136,528	8,658,951	13.46	60.16
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	300,000		
Borrowings with maturity over 1 year	2,037,033	18.08	2,044,805	20.59	2,045,104	20.01	1,550,348	1,549,779	-0.38	21.21
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	948,652	8.42	721,536	7.27	788,600	7.72	632,690	520,752	31.48	121.98
Balance due to subsidiaries and related institutions	35,241	0.31	49,090	0.49	21,763	0.21	111,374	146,514	-28.21	149.55
Total liabilities	3,020,926	26.82	2,815,431	28.35	2,855,467	27.94	2,294,412	2,517,045	7.30	42.36
Equity Capital	8,244,834	73.18	7,113,861	71.65	7,363,121	72.06	6,842,116	6,141,906	15.90	67.85
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	2,391	0.02	1,590	0.02	1,591	0.02	1,586	1,576	50.38	58.03
Common surplus	2,088,245	18.54	2,006,681	20.21	1,995,798	19.53	1,921,893	1,870,739	4.06	39.32
Retained earnings	7,632,114	67.75	6,484,109	65.30	6,703,125	65.60	6,086,721	5,235,764	17.70	99.26
Accumulated other comprehensive income	-41,259	-0.37	11,332	0.11	16,511	0.16	-5,036	-38,840		
Other equity capital components	-1,436,657	-12.75	-1,389,851	-14	-1,353,904	-13.25	-1,163,048	-927,333		
Total liabilities and equity capital	11,265,760	100.00	9,929,292	100.00	10,218,588	100.00	9,136,528	8,658,951	13.46	60.16
Memoranda										
Loans and advances from bank subsidiaries	2,158	0.02	17,066	0.17	0	0	0	0	-87.35	838.26
Loans and advances from nonbank subsidiaries	33,083	0.29	32,024	0.32	21,763	0.21	111,374	146,514	3.31	138.14
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	35,241	0.31	49,090	0.49	21,763	0.21	111,374	146,514	-28.21	149.55
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	17,508	22,711		-100.00

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Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	18.58			10.53			12.24			15.70			15.70		
Bank net income / Average equity investment in banks	15.49			3.48			5.71			19.11			18.52		
Nonbank net income / Average equity investment in nonbanks	24.71			17.69			18.67			16.63			18.01		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	26.35			10.84			15.26			39.76			36.75		
Nonbank net income / Parent net income	89.71			101.78			94.20			65.58			72.23		
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	36.64			39.58			38.78			33.53			40.98		
Total debt / Equity capital	24.71			28.74			27.77			22.66			30.12		
Total debt + notes payable to subs that issued TPS / Equity capital	24.71			28.74			27.77			22.66			30.12		
Total debt + Loans guaranteed for affiliate / Equity capital	24.71			28.74			27.77			22.91			30.49		
Total debt / Equity capital – excess over fair value	24.80			28.87			27.90			22.77			30.27		
Long-term debt / Equity capital	24.71			28.74			27.77			22.66			25.23		
Short-term debt / Equity capital	0			0			0			0			4.88		
Current portion of long-term debt / Equity capital	0.43			0.69			0.30			1.63			2.39		
Excess cost over fair value / Equity capital	0.39			0.45			0.43			0.47			0.52		
Long-term debt / Consolidated long-term debt	81.63			62.84			84.63			80.85			96.93		
Double Leverage															
Equity investment in subs / Equity capital	101.10			93.57			98.07			93.81			101.03		
Total investment in subs / Equity capital	111.74			120.32			118.84			114.40			123.95		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.06			-0.62			-0.16			-0.40			0.06		
Equity investment in subs – equity cap / Net income-div (X)	0.07												0.08		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	95.81			205.41			174.50			280.54			149.31		
Cash from ops + noncash items + op expense / Op expense + dividend	93.26			253.32			210.94			298.58			239.48		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	228.14			121.35			117.50			127.68			122.37		
Pretax operating income + interest expense / Interest expense	40.55			724.08			572.39			1,171.94			509.20		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	40.55			724.08			572.39			1,171.94			509.20		
Dividends + interest from subsidiaries / Interest expense + dividends	91.25			245.32			196.13			339.44			174.86		
Fees + other income from subsidiaries / Salary + other expenses	4.82			19.81			19.09			20.35			19.37		
Net income / Current part of long-term debt + preferred dividends (X)	30.96			11.22			39.63			9.45			6.74		
Other Ratios															
Net assets that reprice within 1 year / Total assets	13.81			22.10			16.62			18.70			14.44		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0.26			0.37		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0.26			0.37		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	36.84			28.88			35.82			26.46			27.21		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	4			4.42			3.96			4.08			4.12		

BHC Name

City/State

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	511.55			33.42			42.47			23.74			55		
Dividends declared / Net income	14.84			27.84			24.45			18.91			17.82		
Net income – dividends / Average equity	15.82			7.60			9.25			12.73			12.91		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			45.66			33.19			105.46			68.21		
Dividends from nonbank subsidiaries	127.73			298.87			240.92			343.90			164.02		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Dividends from all subsidiaries	127.73			344.53			274.11			449.36			232.23		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			117.22			53.20			50.17			33.07		
Interest income from bank subsidiaries.....	0.02			0.86			0.40			0.80			0.94		
Management and service fees from bank subsidiaries	0.28			2.40			1.29			0.39			0.40		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	0.30			120.48			54.89			51.36			34.42		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	21.14			81.75			62.54			99.19			40.47		
Interest income from nonbank subsidiaries.....	0.66			1.89			1.58			3.81			3.41		
Management and service fees from nonbank subsidiaries	0.91			2.49			2.08			2.52			2.24		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	22.71			86.13			66.20			105.52			46.11		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies.....															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies.....															
Operating income from subsidiary holding companies.....															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			12.52			11.36			22.10			25.96		
Interest income from bank subsidiaries.....	0.03			0.09			0.09			0.35			0.74		
Management and service fees from bank subsidiaries	0.34			0.26			0.28			0.17			0.31		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	0.37			12.87			11.72			22.63			27.01		
Dividends from nonbank subsidiaries	90.02			81.95			82.45			72.08			62.42		
Interest income from nonbank subsidiaries.....	2.83			1.89			2.08			2.77			5.26		
Management and service fees from nonbank subsidiaries	3.86			2.50			2.75			1.83			3.45		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	96.72			86.34			87.28			76.68			71.13		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....													48.84		
Loans and advances from subsidiaries / Total debt	1.73			2.40			1.06			7.18			7.92		